Amendments to the Contract on Banking Product Service for remotely identified/verified non-resident persons remotely identified/verified banking products and services for non-residents (hereinafter referred to as the "Agreement").

Article 14[1] should be added to the Agreement and formulated as follows:

Article 14[1]. Conditions and practical instructions for refusal of the Agreement by the consumer.

1. The Consumer has the right to refuse/withdraw from this Agreement within 14 (fourteen) calendar days from the conclusion of this Agreement, without specifying any reason.
2. The Consumer's notice of refusal to the Agreement shall be sent/delivered to the Bank within the period specified in the first clause of this Article, only in writing, through the Internet Bank or the Bank's office. The notice of refusal is considered as delivered to the Bank, on the day of confirmation of its receipt by the bank. For this Article, the address of the Bank's office is the legal address of the Bank or the address of the Bank's service centers.
3. If the Consumer uses the right to refuse the Agreement, he/she shall be obliged to reimburse the cost under the Agreement, in proportion to the service and the period provided by the bank. In addition, the Bank shall be entitled to impose on the Consumer the obligation to reimburse the expenses incurred/to be incurred by the Bank towards the third party.
4. In case, the Consumer exercises the right to refuse the Agreement, within 30 (thirty) calendar days from the announcement/sending of such refusal, he/she shall be obliged to return fully, the amount and/or property which he/she received from the Bank based on the Agreement (if any) and to compensate the amount of money following the clause 3.
5. Immediately on the day of receipt of the notice of refusal, but no later than 30 (thirty) calendar days after the date of receipt, the Bank shall return to the Consumer the amount Consumer paid under the Agreement, in full, minus the amount to be paid/reimbursable under clause 3 of this Article.
6. In case of refusal of the Agreement by the Consumer, the Agreement shall be regarded as terminated only after the complete fulfillment of the requirements stipulated in clauses 4-5 of this Article.
7. In case of terminating the Agreement under this Article, the related agreement(s) which were concluded by the Bank, or a third party based on the agreement between the Bank and the third party, shall be also terminated.
8. The Client grants the Bank irrevocable consent that the Bank, independently of the acceptance of the second party, from the date of receipt of the notice of refusal, shall debit the sums specified in clause 3 of this Article from any of the Client's accounts. Furthermore, if within 30 (thirty) calendar days from the announcement of the refusal, the amount deducted one-sidedly will not be sufficient to fully cover the Bank's request, and/or the Bank will not be able to deduct the amount due to its non-existence and/or the Client voluntarily does not compensate the Bank for the full/difference amount within the same period, the Agreement shall be considered terminated and the deducted amount (if any) shall be applied by the Bank to cover the debt stipulated under the Agreement..

9. If the debt is not fully repaid under clause 6 of this Article, the Bank shall take the measures provided under this Agreement and the legislation of Georgia, including, the Bank shall demand the seizure of accounts, seizure of immovable/movable property owned by the Consumer in order to repay the credit, realization, bring the case to court/arbitration/National Bureau of Enforcement.

   [This amendments is valid for Agreements that will be signed from July 1, 2024.]